



In the United States Patent and Trademark Office

049640-0002

In re Application of:

Assignee: Doublecredit, Inc.

Inventor(s): Johnson, Buckley, Kocher & Meffert

Serial No.: 09/523,406

Filing Date: March 10, 2000

Title: Routing Methods and Systems for Increasing Payment Transaction Volume and Profitability

Examiner: Dr. Geoffrey Akers
Art Unit: 3624

Certificate of Mailing Under 37 C.F.R. 1.10

Pursuant to 37 C.F.R. 1.10, I hereby certify that this paper and all enclosures are being deposited with the United States Postal Service as "Express Mail Post Office to Addressee" (Label No. EL 728499571 on the date indicated below in an envelope addressed to the Commissioner for Patents, Washington, D.C. 20231.

Date: December 17, 2003

Name of Person Mailing: Michael McGuire


Signature of Person Mailing

RESPONSE TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This paper is in response to the first Office Action in the above-referenced case, mailed on August 15, 2003.

Petition for Extension of Time. Applicant herewith petitions for a two month extension of time to respond to the above-identified office action. In the event that an extension of time is required and applicant has inadvertently overlooked the need to petition for such extension, the applicant hereby petitions for such extension of time.

Fees. The Commissioner is hereby authorized to charge the following fees to Skadden Arps' deposit account 19-2385:

Petition fee for any petition identified above.

Any additional fees required in connection with this submission.

Remarks/Arguments begin on page 2 of this paper.